

**Testimony Concerning HB 5361**  
**The Insurance and Real Estate Committee, February 10, 2015**  
**Patricia A. McGuinness**

I would like to thank the Insurance and Real Estate Committee for the opportunity to express my support of House Bill 5361, An Act Concerning the Use of the Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies.

Dogs are an important part of our lives here in Connecticut and around the World. They provide therapy to many, loyalty and love that can't be matched by most humans. They can be trained to save lives, search for drugs and bombs... and search for bodies in disasters. They are so much a part of our society and many, many breeds to choose from. HB 5361 would end breed discrimination among insurance companies.

I just turned 71 years old and have had a variety of dogs surrounding me over my lifetime, through ownership, family, friends and animal rescue... the truth is the experiences with different breeds and their behavior have taught me a great lesson, that it is the training of the dog and the environment they are exposed to that makes a difference. No matter what the breed or size, the responsibility usually lies with the owner. It is discriminatory to deny an entire customer base a specific dog breed because of the irresponsibility of some dog owners. For example, if you had car insurance and a history of multiple speeding tickets, accidents, etc. you would be either paying higher premiums or lose your insurance policy. The point I make is that the premium hike or loss of the auto policy would not be based on the owner's choice of vehicle... it would be based on the owner's *history* with those vehicles.

According to the American Veterinary Society of Animal Behavior, "twenty breeds and mixes were identified as being involved in 256 fatal attacks in the U.S. Between 2000-2009. Denenberg, et al. (2005) surveyed three veterinary behavior referral centers in the U.S., Canada and Australia, finding that Jack Russell Terriers, Labrador Retrievers and Golden Retrievers were the breeds most commonly referred for aggression. Identifying the triggers and the needs of the individual dog, a veterinary exam to rule out a contributing medical explanation and receiving qualified professional behavioral advice are far more relevant to treating aggression than breed identification."

I do hope you will strongly support this important piece of legislation which will prohibit insurance companies from using dog "breed" as a factor in the cost or availability of insurance in Connecticut.

Thank you for giving the public an opportunity to write in testimony.

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Cc: Brenda Kupchick, State Representative